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Date: 2-17-05

Leo Stanger

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Bertram V. Burke
Serial No : 09/611,905
Filed : July 7, 2000
For : Method and System to Create and Distribute Excess Funds From Consumer Spending Transactions
Docket : EPC-8C
Art Unit : 2164 (Tel 703-305-3900, Fax 703-308-6296, 6306)
Examiner : Dr. Narayanswamy Subramanian (Tel 703-305-4878)

Hon. Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

COVER SHEET FOR THIRD PRELIMINARY AMENDMENT

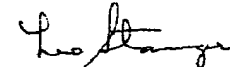
Sir:

Supplemental to the Request for Continued Examination (RCE) submitted June 13, 2003, and prior preliminary amendments, transmitted is a third preliminary amendment.

STATUS OF CLAIMS					
	AFTER AMEND	HIGHEST PAID FOR	NO. EXTRA	RATE	NET
Total	57	57	0	x \$9 =	\$ 00.00
Independ	5	5	0	x \$43 =	\$ 00.00
Multiple Dep. Claims, if any					\$ 00.00
Total Due					\$ 00.00

It is respectfully requested the US Patent and Trademark Office charge any amounts due, or credit any excess payments, to Deposit Account No. 194124.

Respectfully submitted,



Leo Stanger
Registration No. 19,188

P.O. Box 1455
382 Springfield Avenue
Summit, NJ 08901
(908)277-8588

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FOURTH PRELIMINARY AMENDMENT

Sir:

Supplemental to the previous amendment please amend this application in accordance with the attached sheets.


The Examiner, Dr. Subramanian and his supervisor, Dr. Patel, are respectfully thanked for the interview courteously granted February 17, 2005 to the undersigned and the applicant. At that time, the inventor explained the invention and its ramifications. We

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discussed the claims, particularly each existing independent claim in detail, and noted some minor errors that needed to be corrected. The Examiner requested that the claims be corrected and another amendment submitted with the corrections. These corrections are attached have been discussed with the Examiner in advance by telephone. Counsel understands that the presently amended claims are allowable.

It is respectfully requested the attached claims be allowed.

Respectfully submitted,



Leo Stanger
Registration No. 19,188

P.O. Box 1455
382 Springfield Avenue
Summit, NJ 07901
(908) 277-8588

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